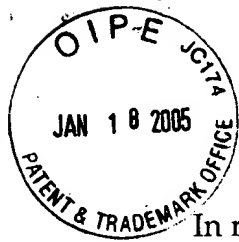


3624
JFW



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:

Rebecca L. SIEGEL *et al.*

Application Number: 09/901,078

Filed: July 10, 2001

For: SYSTEM AND METHOD FOR SUPERVISING ACCOUNT MANAGEMENT
OPERATIONS

)
)
) Group Art Unit: 3624
)
) Examiner: Stefanos KARMIS
)
) Confirmation No.: 7083

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 C.F.R. § 1.111

Sir:

In response to the Office Action mailed on November 17, 2004, in the above-referenced patent application, Applicants provide this Amendment and arguments in support thereof.

- Amendments to the Claims begin on page 2.
- Remarks/Arguments begin on page 9.